

The Resilient Library Newsletter

December 6, 2020

Volume 3, Issue 1

PLEASE NOTE:

Many of the images and underlined text in this newsletter have hyperlinks to their corresponding websites

Press Ctrl+click on images and underlined text to be directed to those websites

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Seniors are forming pandemic pods to ward off winter isolation (and you can, too)

By Judith Graham, [Kaiser Health News](#)

Over the past month, Dr. Richard Besdine and his wife have been discussing whether to see family and friends indoors this fall and winter.

He thinks they should, so long as people have been taking strict precautions during the coronavirus pandemic. She's not convinced it's safe, given the heightened risk of viral transmission in indoor spaces.

Both are well positioned to weigh in on the question. Besdine, 80, was the longtime director of the division of geriatrics and palliative medicine at Brown University's Alpert Medical School. His wife, Terrie Wetle, 73, also an aging specialist,



was the founding dean of Brown's School of Public Health.

"We differ, but I respect her hesitancy, so we don't argue," Besdine said.

Older adults in all kinds of circumstances — those living alone and those who are partnered, those in good health and those who are not — are similarly deliberating what to do as days and nights turn chilly and coronavirus cases rise across the country.

Some are [forming](#)

["bubbles" or "pods":](#) small groups that agree on pandemic precautions and will see one another in person in the months ahead. (Other age groups are pursuing this "let's stay connected" strategy as well.) Still, others are planning to go it alone. Judith Rosenmeier, 84, of Boston, a widow who has survived three bouts of breast cancer, doesn't intend to invite friends to her apartment or visit them in theirs.

"My oncologist said

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when all this started, 'You really have to stay home more than other people because the treatments you've had have destroyed a lot of your immune defenses,'" she said.

Since mid-March, Rosenmeier has been outside only three times: once, in September, to go to the eye doctor and twice since to walk with a few friends. After living in Denmark for most of her adult life, she doesn't have a lot of close con-



tacts. Her son lives in Edinburgh, Scotland.

"There's a good chance I'll be alone on Thanksgiving and on Christmas, but I'll survive," she said. A friend who lives nearby, Joan Doucette, 82, is determined to maintain in-person social contacts. With her husband, Harry Fisher, 84, she's formed a "pod" with two other couples in her nine-unit apartment building. All are members of Beacon Hill Village, an organization that provides various services to seniors aging in place. Doucette

sees her pod almost every day.

"We're always running up and down the stairs or elevator and bringing each other cookies or soup," she said. "I don't think I would have survived this pandemic without that companionship."

About once a week, the couples have dinner together and "we don't wear masks," said Jerry Fielder, 74, who moved to Boston two years ago with his partner, Daniel, 73. But he said he feels safe because "we know where everyone goes and what they do: We're all on the same page. We go out for walks every day, all of us. Otherwise, we're very careful."

Eleanor Weiss, 86, and her husband are also members of the group. "I wear a mask, I socially distance myself, but I don't isolate myself," Weiss said. This winter, she said, she'll see "a few close friends" and three daughters who live in the Boston area.

One daughter is hosting Thanksgiving at her house, and everyone will get tested for the coronavirus beforehand. "We're all careful. We

don't hug and kiss. We do the elbow thing," Weiss said.

In Chicago, Arthur Koff, 85, and his wife, Norma, 69, don't yet have plans for Thanksgiving or Christmas. "It's up in the air depending on what's happening with the virus," he said. The couple has a wide circle of friends.

"I think it's going to be a very hard winter," said Koff, who has diabetes and blood cancer. He doesn't plan to go to restaurants but hopes to meet some friends he trusts inside their homes or apartments when the weather turns bad.

Julie Freestone, 75, and her husband, Rudi Raab, 74, are "pretty fanatic" about staying safe during the pandemic. The couple invited six friends over for "Thanksgiving in October" earlier this month — outside, in their backyard in Richmond, California.

"Instead of a seating chart, this year I had a plating chart and I plated everything in advance," Freestone said. "I asked everybody to tell me what they wanted —

white or dark meat? Brussels sprouts or broccoli?"

This winter, Freestone isn't planning to see people inside, but she'll visit with people in groups, virtually. One is her monthly women's group, which has been getting together over Zoom. "In some ways, I feel we've reached a new level of intimacy because people are struggling with so many issues — and we're all talking about that," she said.

"I think you need to redefine bubbles," said Freestone, who's on the board of Ashby Village, a Berkeley, California-based organization for seniors aging in place that's hosting lots of vir-



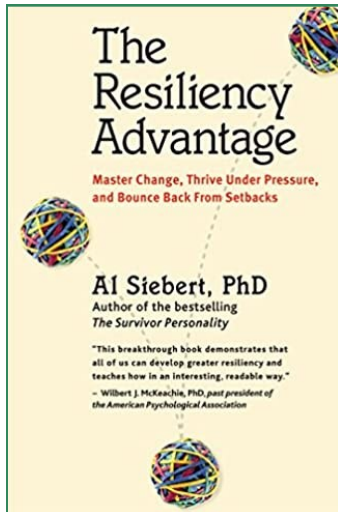
tual groups. "It should be something you feel a part of, but it doesn't have to be people who come into your house."

In the Minneapolis-St. Paul area in Minnesota,

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Book Spotlight— *The Resiliency Advantage: Master Change, Thrive Under Pressure, and Bounce Back from Setbacks*

Volume 3, Issue 1



Available in print
at www.rvl.info

Resiliency—the ability to adapt to life's changes and crises—is key to a healthy, productive life. Based on his deep knowledge of the... science of resiliency, Dr. Al Siebert explains how and why some people are more resilient than others and how resiliency can be learned at any age. Through anecdotes, exercises, and examples, Dr. Siebert details a unique five-level program for becoming more resilient. You'll learn how to:

- Sustain health, energy, and positive feelings during the worst of times
- Improve your analytical, creative, and practical problem-solving skills
- Strengthen your self-esteem, self-confidence, and self-concept
- Develop the specific attributes and skills found in highly resilient people

The Resiliency Advantage will enable you to bounce back quickly from setbacks, gain strength from adversity, and meet life head on.

"...offers liberating and breakthrough practices to strengthen one's own innate resilient capacities for a happier, more successful, and longer life."

—Gabriele Ganswindt
Founder,
The Global Resiliency Network

Pods (continued from page 2)

two psychologists — Leni de Mik, 79, and Brenda Hartman, 65 — are calling attention to what they call SILOS, an acronym for "single individuals left out of social circles," and their need for dependable social con-



tact this winter and fall.

They recommend that older adults in this situation reach out to others with similar interests — people they may have met at church or in book clubs or art classes, for instance — and try to form a group. Similarly, they recommend that families or friends invite a single older friend into their pods or bubbles.

"Look around at who's in your community. Who used to come to your house that you haven't seen? Reach out," de Mik

recommended.

Both psychologists are single and live alone. De Mik's pod will include two friends who are "super careful outside," as she is. Hartman's will include her sister, 67, and her father, 89, who also live alone. Because her daughter works in an elementary school, she'll see her only outside. Also, she'll be walking regularly with two friends over the winter.

"Covid brings life and death right up in front of us," Hartman said, "and

when that happens, we have the opportunity to make crucial choices — the opportunity to take care of each other."

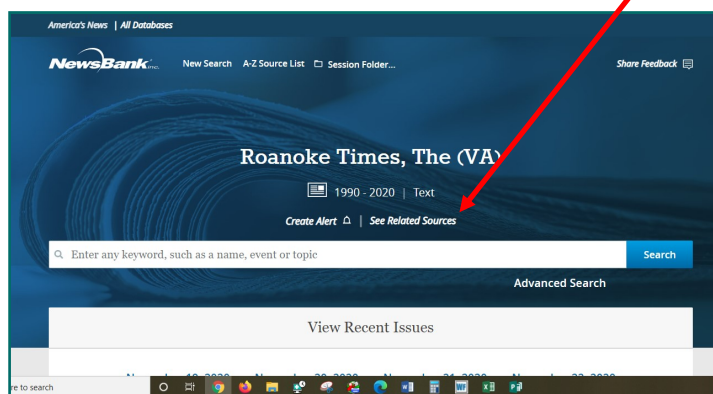
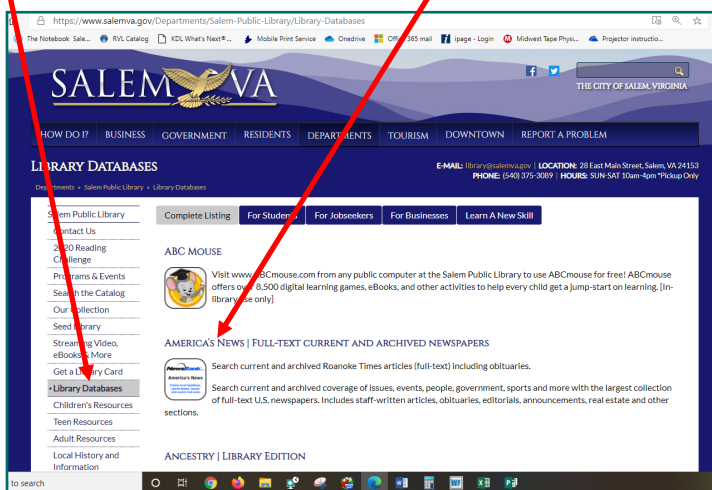
Public health experts advise that thorough and frequent hand-washing, wearing masks in public meeting in small groups and maintaining at least 6 feet of social distancing can help prevent the transmission of the coronavirus.

Excerpted from <https://www.cnn.com/2020/10/28/health/seniors-pandemic-pods-winter-partner-wellness/index.html>

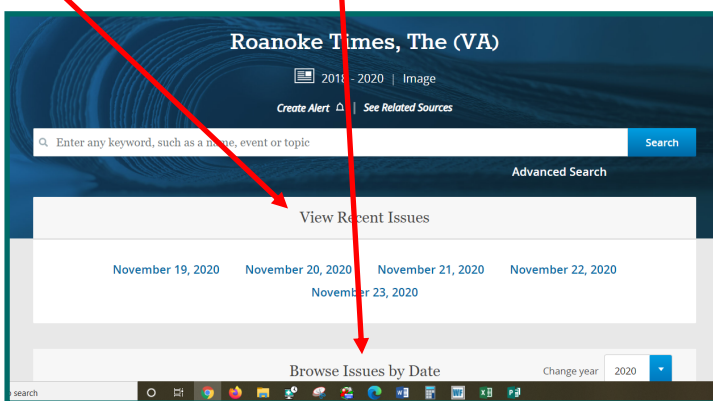
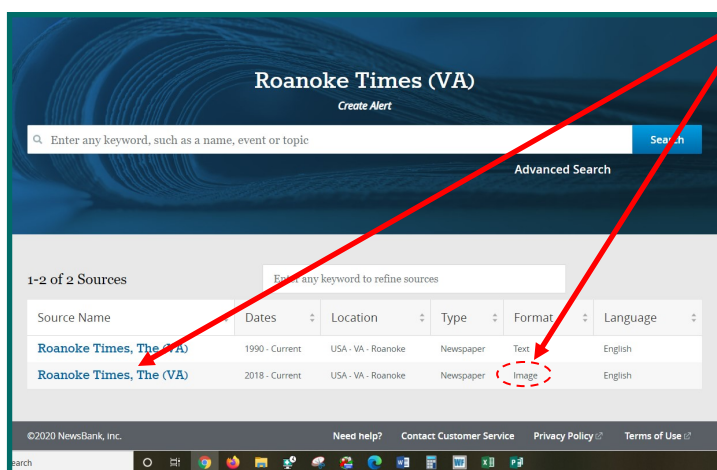
A Little Bit Techie—*The Roanoke Times* Online

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1. Go to <https://www.salemva.gov/Departments/Salem-Public-Library/Library-Databases>
2. Click on “AMERICA’S NEWS | FULL-TEXT CURRENT AND ARCHIVED NEWSPAPERS”
3. You will be re-directed to the NewsBank website (see below). The link defaults to the **text** version of *The Roanoke Times*; it is easier to view as the **image** version. Continue to step 4 to access the image version of *The Roanoke Times*
4. Click on “See Related Sources”



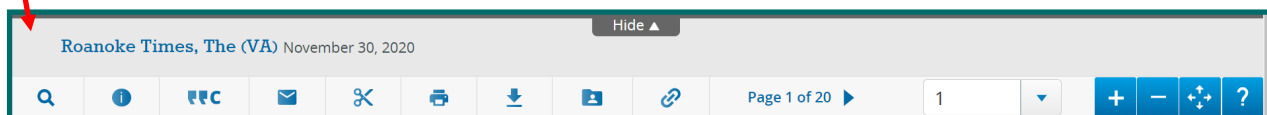
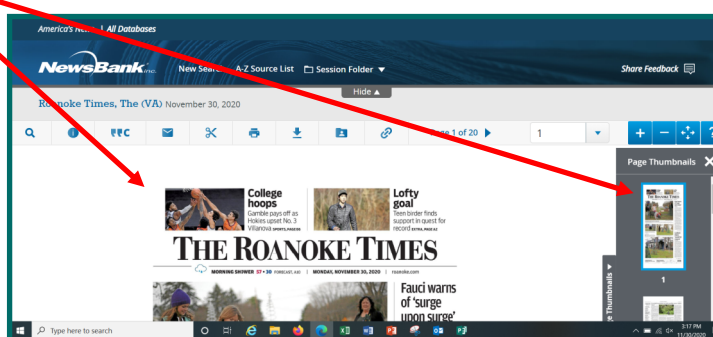
5. Scroll to the bottom of the page and click on “Image” version
6. A new page will open and you can view recent issues or browse issues by date (at the bottom of the page)



7. Clicking on a date takes you to an image of that issue. Thumbnails of the pages in that issue are visible at the right side of the window

You can click on the symbols located above the image to:

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| | Search for specific keywords on a page or in an issue | | Select a clip to download or print |
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Materials you will need:

1-white mid-calf or knee high tube sock	Decorative socks (argyle, etc.)
Rice for filler	Twine or ribbon
Rubber bands	Buttons, needle & thread (or glue)
Something for the nose (example: bbq stick painted orange)	

Step 1. Cut the foot part off of your sock and discard. You only need the tube part. This is great if you have socks that are worn or have holes in them.

Step 2 & 3. Turn the tube part of your sock inside out and wrap a rubber band around the bottom. Make sure it is wrapped tightly. Then turn it inside out again so the rubber band is on the inside.

Step 4 & 5. Fill the sock with rice. Be sure to push the rice down as you go. This will stretch the sock a bit and make it so you get a nice plump snowman in the end. Then, close the top by wrapping another rubber band around the tops as shown in the photo...

Step 6. Taking the decorative socks, cut as shown below. The first one, you'll cut off the toe and the heel. The second sock you'll just cut off the heel. And, I should note: If you have a sock that doesn't have a mate and it's longer than an ankle sock, you can dress your whole snowman with just one sock.

Step 7, 8, & 9. First, take the sock without a toe and a heel and put it over your rice-filled sock. This becomes the snowman's sweater. Then, pushing the rice down to make a solid base, tie a piece of ribbon or twine around the bottom of the sweater. Next, do the same thing with the top of the sweater like shown in the photo below. And, last but not least, add the hat. The hat is the other sock that you cut up that still has the toe. (To make it look less like a sock, I tied some twine on the top.)

Step 10. Next, you add your embellishments. Eyes, nose, buttons, etc.... you can sew them or just use hot glue.



From Caring.com

PART TWO **Managing Your Parents’ Finances, Step by Step**

As is the case with any large project, what feels impossibly complex taken as a whole becomes much more manageable when broken into parts. So, let’s start at the beginning, and separate the process of managing your parents’ finances into sequential steps. By taking this simple approach, all you have to do is put one foot in front of the other and you’re on your way.

1. Locate all accounts and documents



Your first responsibility as your parents’ financial manager is to do some sleuthing. If your parents are competent to discuss their finances, get a head start by asking the five basic questions listed [in the previous issue of this newsletter or go online to Caring.com.] Then start going through files; you want a clear picture of every



asset they have. Start with savings and checking accounts, retirement accounts, investment accounts and pensions.

But that’s just the beginning—you’ll also want to locate the paperwork for your parents’ home mortgage and any other real estate holdings, and the account statements for their credit cards. You should find out about every insurance policy your parents have taken out, including life insurance, annuities and long-term care insurance. Discuss where they store valuables, and whether they have one or more safety deposit boxes. And don’t forget to ask parents if they’ve ever purchased or inherited any individual company stocks. You’d be surprised how many seniors have original stock certificates squirreled away.

2. Establish power of attorney

If you’ve been designated to help your parents with their money and assets, you may already have been granted legal power of attorney for finance management. If not, you’ll want to get this taken care of. Having power of attorney allows you to access your parents’ financial records so you can act on their behalf, see account statements, pay bills, deposit and

withdraw money, and more.

In other words, with power of attorney, you can take care of your new responsibilities and without it your hands are at least partially tied. In a worst-case scenario, you may need to take control of the finances of a parent who no longer has the mental capacity to give consent. In this case, your parent would be considered a vulnerable adult. You would have to go to civil court to obtain legal guardianship (also called conservatorship) in order to take responsibility for their finances, which, for obvious reasons, is not a simple process.

3. Gain access to all accounts

In addition to power of attorney, or sometimes in place of it, banks



and financial institutions often have their own forms that establish access to your parents’ accounts. Once your parent signs these forms (she may or may not need to be present, depending on the institution’s rules), you can write checks, make payments, and withdrawals, check balances, and do all the other things an account holder does.

See **Finances** on page 7

4. Compile a list of debts

The first and most important of your parents' debts is, of course, the mortgage on their home. How much do they still owe! Down the line, it may become important to understand how much equity your parents have in their home, in which case you'll want to have the home appraised so you can compare the appraisal to the amount still due on the mortgage. Next check if there is an equity line of credit on the house, or any other debt attached to the house. If your parents have taken out a reverse mortgage, it's especially important to understand the terms.

You'll also want to make sure you have all information you need



about your parents' credit cards and any other outstanding debts. Follow up thoroughly on any creditors' notices you find in the mail, such as bills that have gone to a collection agency. Because it may be hard for your parents to talk about credit card and other debts, it may be best to contact the companies directly to find out what is owed.

5. Explore Social Security benefits

It's likely that Social Security pay-



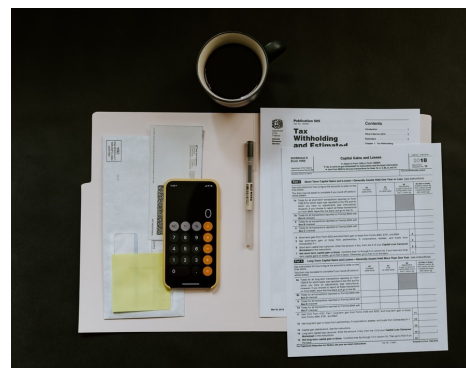
ments make up a significant portion of your parents' income, so it's important to understand how much that benefit is. You also may find it's worthwhile to explore—or at least ask—whether your loved one is getting the maximum benefit she is entitled to. The rules surrounding Social Security are complex, particularly those governing widowhood and divorce, and there are cases in which someone qualifies for more than she is receiving. An elder-care attorney or financial planner can help you with these issues, and free assistance is readily available at [your local Social Security office location](#).



6. Make sure documents are up to date

Life is long, things change, and older adults can be forgetful. Take these three together, and the chances are high that some of your parents' documents and policies are no longer current. Review your parents' wills and

trusts; is everything up to date? Take the time to go over the list of assets included in the trust. Is everything there that should be? All too often, people move money and open new accounts, and then forget to amend the trust to include those assets. Check designated beneficiaries and contingent beneficiaries on all accounts; is the right person (or persons) listed? While it's not a financial document, take this opportunity to review your parent's Advance Health Care Directive as well, since it's important to make sure this document still reflects your



parents' current wishes, including listing the right person as healthcare agent.

7. Check on taxes

You might be surprised at the number of older adults who one day no longer remember to pay their income or property taxes. And those mistakes can cost you dearly in penalties. In fact, with too many years of unpaid property taxes, a house can end up on the auction block. Look for tax returns from the last few years and if you don't find them, call the IRS. Your local assessor's office should have your parent's property taxes on file.



Salem Public Library

28 E Main Street
Salem VA 24153

Phone: 540-375-3089

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Email:
library@salemva.gov

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SUBSCRIPTION INFORMATION: If you would like to subscribe to our newsletter, please let us know by either:

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LIBRARY SERVICES/EVENTS BEING OFFERED AT THIS TIME:

CONTACT FREE PICK-UP is available in our front lobby every day from 10:00 a.m. to 4:00 p.m. for picking up requested items. Please call before heading to the library so that we can check out your items before you get here. *Thank you!*

LEAVE IT TO A LIBRARIAN For Adult Fiction: *The library is closed and you don't want to spend hours browsing the online catalog?* Call us, email us, or click the link on our website home page to give a hint or two (genre, authors you like). Tell us how many books you want. We'll fill a bag and leave it in the front foyer for you.

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Click on images or underlined text to be directed to the appropriate website.

Scan the QR code (bottom left on this page) to see our [Calendar of Events](#).

Caregiver Finances—continued from page 7

8. Review investment strategies

If your parents have money invested in mutual funds, stocks or other investment vehicles, now is the time to take a look at the investment strategy being employed and make sure it best suits their needs at this time of life. Since your parent is no longer saving for a distant future and may

need that money soon, what this typically means is moving money from riskier investments with longer return horizons, such as stocks, into more conservative investments, such as bonds. Your investment goal: to make sure the money is there when they need it.

Excerpted from [https://www.caring.com/caregivers/](https://www.caring.com/caregivers/finances/#government-benefits-for-elder-caregivers)

[finances/#government-benefits-for-elder-caregivers](#)

To Be Continued in Next Week's Issue:

Caregiver Finances
Part Three—
Local Office on Aging
Services